

# StayWellNews

## Community Resources for California's Seniors

### Keeping Fit

There is little doubt among experts that a regular program of exercise helps us live longer and healthier lives. Whether a walk in the park or the mall, or a more rigorous program that is suited to those whose physical condition and abilities will sustain it, exercise pays big benefits in the long run.

#### Getting Started

If you're not already involved in a program of regular exercise, here are some things you'll want to consider as you get started:

- Check with your doctor before beginning an exercise program.
- Wear comfortable, loose fitting clothing
- Start off slowly to avoid overexertion and accidents.
- Exercise with music that has good, underlying rhythm.
- Exercise three or four times a week, 15 to 30 minutes each time.
- Don't exercise if movements cause excessive pain or discomfort, if you have a temporary illness, are very tired, or during hot weather.
- Some muscle stiffness is normal when you begin an exercise program. If it persists, you may be exercising too hard. Slow down and build up progressively.
- Stop exercising immediately and consult your doctor if you experience dizziness, nausea, breathlessness, severe muscular or joint pain, or tightness of the chest.

Health experts advise you to avoid exercises that feel uncomfortable or cause pain to a joint



*Walking is an excellent form of exercise for seniors.*

or muscle. The old concept of “no pain, no gain” has been replaced with “no gain when in pain.” If you're looking for something a bit different than the traditional walking, cycling, and stretching programs, it may be the time to try yoga (see “Silver Age Yoga” on page 2).

#### Staying Fit at Home

An exercise program does not necessarily require expensive equipment or a membership in a health club. Items found in most homes can provide support for some very basic exercises that will improve both strength and balance, according to Robert Holler, a licensed physical therapist at Sutter General Hospital in Sacramento. Holler, who works extensively with seniors, says that loss of balance is directly related to falls and that falls may result in a hip fracture or other serious injury. “Hips, legs, and ankles are used to make balance reactions while walking and standing,” he said.

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## Silver Age Yoga

Frank Iszak bounds across the street at a pace that would shame men forty years younger, takes steps two at a time and isn't breathing hard when he stops. Looking at his face and physique, you'd probably guess him to be about fifty. You'd be wrong, by twenty years. He'll tell you he hasn't had a day of illness since he took up yoga years ago.

### The Yoga Lifestyle

Iszak is one of the nation's most enthusiastic advocates of his discipline. "Many people have the perception that yoga is for flower children who want nothing more than to meditate and smell incense," Iszak said. "In truth, it is a breathing-driven physical exercise that addresses your neuro-muscular and skeletal system by lengthening and strengthening muscles. It's not aerobic exercise, but it does impact the cardio vascular system. Yoga is a lifestyle. It's getting in touch with what makes you function as a human being. Yoga is realigning the body so it gets functional stability – better breathing and digestion."

The 70-year-old Iszak is a San Diego area private investigator and security consultant when he's not promoting yoga for seniors. He believes that yoga helps by bringing greater amounts of oxygen to parts of the body that have been contracted because they have not been used or nourished with oxygen. "There's no magic to it. It's just plain common sense," he says. "Everybody should stay active socially, eat a well rounded diet, exercise and mobilize to improve longevity and health."

### Instructional Tapes Available

Realizing that yoga could offer increased longevity and improved health for seniors, Iszak produced two videotapes designed to teach yoga to anyone at any age, in almost any physical condition. "I wanted to offer something that seniors could enjoy, that would be user friendly and easy for seniors to do," he said.



*Yoga can strengthen muscles in people over 65.*

Iszak says almost anyone can sit in front of the VCR and, in a few sessions accomplish body flexibility and feel and act strikingly rejuvenated."

Much of the yoga experience has to do with the spine. "If some portion of the spine is constricted, it can affect whatever part of the body is served by the nerves in that area of the spine," according to Iszak. He says yoga is easy to do and anyone can learn.

For more information contact:

*Silver Age Yoga Programs  
1844 Camino Del Mar, Suite 19  
Del Mar, CA 92014  
Toll free: 1-866-751-0011  
E-mail: [yoga4youth@hotmail.com](mailto:yoga4youth@hotmail.com)*



## A Compass for Navigating Government Complexities

Some folks who have sought information from the government regarding health insurance might describe it as a time consuming and sometimes frustrating experience. The Health Insurance Counseling and Advocacy Program, known as HICAP, provides information to California seniors on Medicare benefits and rights, Medicare supplemental insurance, Health Maintenance Organization (HMO), and long-term care insurance coverage. HICAP was established in 1984 and its services are available statewide through the local Area Agencies on Aging (AAA).

### HICAP Is There For You

HICAP counselors can meet for individual in person sessions at local senior centers, nutrition sites, libraries, hospitals, and community centers. For less complex issues counselors may be able to resolve the question via telephone. In a limited number of counties, counselors can visit the homes of homebound persons.

Before they meet with clients, counselors receive extensive training and must be approved by the California Department of Aging. Even after they're on the job they must continue to update their skills in order to maintain their registered status.

### How HICAP Can Help You

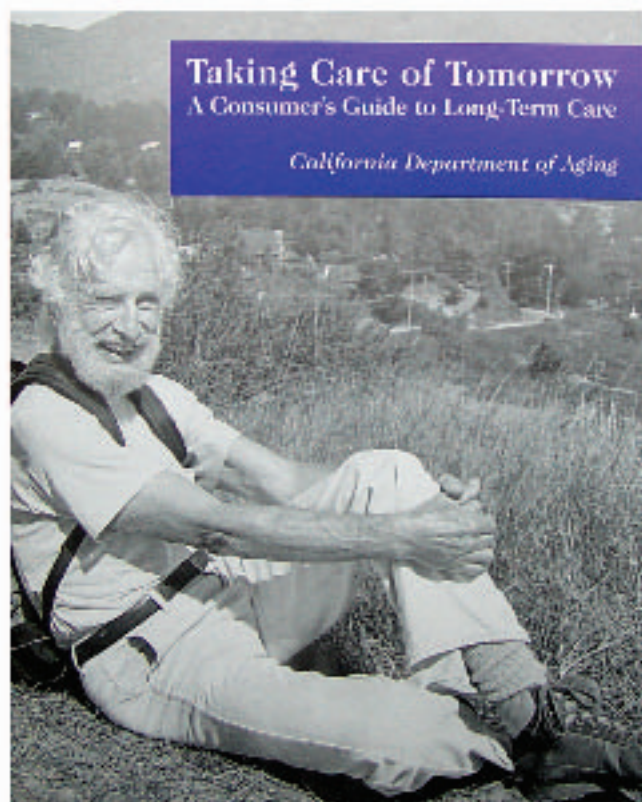
What kind of assistance can you expect from a HICAP counselor? Let us count some of the ways.

- Filing Medicare or other health insurance plan appeals
- Evaluating individual health insurance requirements
- Comparing various health insurance policy benefits and rates
- Comparing HMO coverage available in the local area

- Referral to limited legal representation and advice on Medicare matters when necessary and appropriate
- Comparing long-term care insurance options.

### What's Available for You at HICAP

HICAP holds community education meetings at various locations on a regular basis. Topics may include explanations of the Medicare handbook, Special Enrollment Periods, choosing the appropriate health insurance, evaluating whether a long-term care insurance policy is right for you, and describing long-term care insurance options. The Department's publication, "Taking Care of Tomorrow," is available through HICAP.



HICAP counseling is free and confidential. Counselors do not sell, recommend, or endorse any insurance product, agent, or company. Services are intended for current and imminently eligible Medicare beneficiaries.

To contact HICAP in your area, call 1-800-434-0222. In Los Angeles County only, call 1-800-824-0780.

## Winter Energy Saving Tips

Energy conservation is a year-round effort, and there are many opportunities to achieve significant savings every day.

“Californians proved they could meet the energy challenge last summer,” said Lynda Terry, Director of the California Department of Aging. “Their commitment to conservation played a major role in preventing rolling blackouts, and we join Governor Davis in congratulating them for it,” she said.

Director Terry noted that the Department itself — as well as other state offices — significantly cut electricity use compared to the prior year. The Department of General Services recorded an average 22.4 percent drop in electricity use last summer among thirty-seven of the State’s largest office buildings covering nearly twelve million square feet. Despite hikes in utility rates, the State was still able to save more than \$800,000 in cities such as Sacramento, Los Angeles, San Francisco, Oakland, San Diego, Van Nuys, and Riverside.

Winter offers some real energy challenges, but there are a number of things people can do to manage energy consumption while remaining comfortable.



*Thermostat*

- Wear warm clothing and set the thermostat to 68 degrees once colder weather arrives.
- If you didn’t replace or clean furnace filters at the beginning of the summer season, take a moment to do it now. Just that simple task can cut energy bills.



- If buying new appliances, look for those that are Energy-Star® certified. Savings with some Energy-Star® appliances and electronics can run as high as 50%.



*Caulking gun*

- Winter is a good time to seal ducts and other energy leaks around the house. In many cases they can be quickly and easily sealed with weather stripping or caulk.

For a more complete list of energy-saving tips, see the facing page or check the State’s consumer energy website ([www.consumerenergycenter.org](http://www.consumerenergycenter.org)).

As the days become shorter and temperatures begin to fall, don’t assume that energy conservation is less important. Every bit of energy saved during winter months means household savings and represents an important contribution to our ability to keep the lights on statewide all year.

## Energy Saving Tips

### Fast and Free:

- Re-set the thermostat. For each degree you lower your thermostat, you can save up to 5% on energy bills.
- Turn off lights in unoccupied rooms. Unplug the spare refrigerator in the garage unless you really need it. Keep fireplace dampers closed when not using the fireplace.
- Set hot water temperature to “normal” or 120 degrees unless your dishwasher owner’s manual calls for a higher temperature.
- Take shorter showers.
- When washing dishes and clothes, do only full loads, and use cold water washes when you can.
- Put your computer and monitor to sleep when they’re not in use.
- Unplug electronic devices such as TVs and VCRs when not in use. Even though they are turned off, many of them continue to use electricity, and it adds up over time.

### Inexpensive Solutions:

- Replace or clean furnace filters monthly.
- Replace regular light bulbs with Energy Star® compact fluorescent light bulbs. They use 75% less energy than regular incandescent bulbs.
- Plug leaks in your home. Check for leaky doors, windows, outlet covers. Install weather stripping or caulk.
- Low flow showerheads can save 10-16% of water heating costs.
- Give your hot water tank a jacket. This special insulation can make a big difference, especially on older hot water heaters.

### Good Energy Saving Investments:

- Choose Energy Star® appliances and electronics, for significant savings.
- Install a programmable thermostat, it will reset the thermostat back if you forget.
- Increase ceiling insulation up to R-38 if your ceiling isn’t insulated or has scant insulation.
- Have a contractor check for leaks in the duct system of your heater/air conditioner. This can produce savings winter and summer.
- If it’s time for a new furnace, be sure the new one is an Energy Star® furnace.
- If you’re planning to replace windows, choose those with the Energy Star® label.

# CALIFORNIA DEPARTMENT OF AGING FORMS PARTNERSHIP TO PREVENT FALLS AND INJURIES AMONG THE ELDERLY.

Everyday, each of us routinely does certain things for self-protection. Many of these actions are so routine we are almost unconscious of them. Wearing a seat belt in the car, using sunscreen before going outside, locking our doors and windows are examples of these preventive activities. We do them because we are aware of the risks associated with car accidents, skin cancer, and robbery. We hear regularly about our risk of heart disease, diabetes or stroke. But most of us are much less aware of our increased risk of falling as we age.

According to the Center for Disease Control, approximately two Californians age 55 and over die and another 188 are hospitalized each day from fall related injuries. Most of these falls occur in or around the home. Beyond the personal and societal costs associated with these injuries, the California health care expenditures for these injuries totals an estimated \$1.75 billion annually.

To draw attention to this risk, the California Department of Aging, in collaboration with other public and private organizations, has launched the California Fall and Injury Prevention Public Awareness Campaign. This campaign alerts the public to simple, but important steps, consumers and caregivers can take to reduce their fall and injury risk.

The California Department of Aging, the California Department of Health Services "No More Falls" Program, the California State Library, the 33 Area Agencies on Aging, the California Association of Area Agencies on Aging, and Kaiser Permanente are collaborating in this public information campaign.

Seniors and adults with disabilities can avoid these injury risks by making simple changes in their home and their behavior, such as installing handrails and grab bars; removing clutter; asking for assistance in moving furniture or doing tasks that involve climbing a ladder.

You can download more fall prevention tips from a Home Safety Checklist at:

**[http://www.aging.ca.gov/html/programs/senior\\_housing/senior\\_housing\\_checklist.htm](http://www.aging.ca.gov/html/programs/senior_housing/senior_housing_checklist.htm)**

or you can request these materials from your local Area Agency on Aging by calling (800) 510-2020. We encourage you to review these recommendations and make appropriate changes to reduce fall risks in your household.

Thank you for taking the time to read our Staywell newsletter and I encourage you to visit our California Department of Aging website at [www.aging.ca.gov](http://www.aging.ca.gov)



**Lynda Terry**

*Director*

California Department of Aging



## On Lok SeniorHealth — “A Place of Peace and Happiness”

The phrase On Lok means “place of peace and happiness” in Cantonese, a fitting name for San Francisco’s innovative On Lok Senior Health Program that each day serves as many as 300 persons 60 years old and older.

A not-for-profit community organization, On Lok Senior Health provides high quality, affordable care services that enable 880 frail elderly San Francisco residents to maintain their independence. The first of its kind in the country, the program was founded in 1971 to provide hot meals, and health and social day care services. Today the center provides a full array of services seven days a week, 52 weeks a year, including:

- A fully-integrated health plan that delivers medical and long-term care to those who desire an alternative to a nursing home
- Adult day health care
- In-home health and personal care
- Social work services
- Hospital and nursing home care.



*A weaving class at On Lok*

The On Lok Senior Health Senior Center serves more than 2000 older adults, and the Nutrition Program prepares midday meals for more that



*Gardening at On Lok*

3,500 seniors at various San Francisco sites. In-home support services, primary care, and acute and chronic health services case management services were added in 1975.

In 1979, On Lok launched a Medicare-funded demonstration long-term care model that called for the center’s interdisciplinary team of physicians, nurses, physical and occupational therapists, social workers, dietitians, health workers, and drivers to provide all medical and social services to it’s frail elderly.

By 1983, the program had obtained waivers from Medicare and Medicaid to deliver a full range of self-financed services including hospital and nursing home care. Today the On Lok program is a national model with more than 70 organizations in 30 states employing innovative service delivery and financing model through the Program of All-inclusive Care for the Elderly (PACE). On Lok continues as a leader in elder care. Recently, it was licensed as a health plan in California.

The On Lok Center is located at 225 30th Street in San Francisco. For enrollment Information, call (888) 88-ON-LOK (888-886-6565).

For information on Adult Day Health Care programs in your area, please call (800) 510-2020, or visit the California Department of Aging website at: [www.aging.state.ca.us/html/programs/mssp.htm](http://www.aging.state.ca.us/html/programs/mssp.htm)

## Keeping Fit *(continued from page 1)*

“Just holding on or steadying oneself on a kitchen counter while sidestepping, cross-stepping or balancing on one leg can help improve balance,” Holler said. He suggests turning sideways with one hand on the counter and walking heel to toe, or standing on one leg while turning the head up, down, side to side and rotating.

Strengthening exercises while holding on to a stationary object include heel raises, or going up on the toes, and deep knee bends.

## Consult Your Physician

“If a person has a history of falls, he or she should definitely see their doctor and be assessed by a licensed physical therapist before doing these exercises,” Holler noted. “Those who do have a history of falling and who undertake an appropriate exercise regimen, with proper professional management and guidance, can be quite successful,” he said.

Traditional exercise programs generally fall into

three categories; aerobic exercise for strength and endurance, weight training for strength, and calisthenics, such as stretching and bending for flexibility. Studies indicate that violent physical exertion produces no more gain in fitness than moderate exercise.

When we exercise, our bones, particularly the joint bones and the bones of the spinal column, rebuild and repair themselves as they should. Without exercise, bones tend to become thin and porous. That condition is known as osteoporosis. Additionally, fat displaces muscle and muscles become smaller and weaker. We gain weight more easily and that puts additional stress on the heart and lungs as well as on the weight-bearing joints of the hips, knees, ankles, and feet.

Staying physically fit can give you a body that performs and looks like that of someone years younger. You'll feel better, be able to do more, and very likely live longer than those who don't make exercise a regular practice.



Gray Davis, Governor, State of California  
Grantland Johnson, Secretary, Health and Human Services Agency  
Lynda Terry, Director, California Department of Aging

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Community Resources for California's Seniors

## California Department of Aging

1600 K Street, Sacramento, California 95814  
[www.aging.ca.gov](http://www.aging.ca.gov)

**For senior services and  
programs available  
in your area call  
1-800-510-2020  
TTY: 1-800-735-2929**

